

**METHOD AND SYSTEM FOR
IMPLEMENTING A COMBINED INVESTMENT**

ABSTRACT OF THE INVENTION

A method and apparatus for implementing a combined investment. Financing is obtained by collateralizing a first investment representing ownership interests of a plurality of independent investors. The financing is used to acquire a second investment. At least a portion of any returns on the second investment is applied to the benefit of the independent investors. In this manner, investors effectively get the benefit of two investments for the cost of one. By differentiating the asset classes of the two investments, greater diversification is provided. Through pooling of investor capital and/or fractional share ownership, even greater diversification and better investment opportunities may be achieved. By selecting complementary investments, e.g. growth oriented securities and income-producing real estate, a beneficial synergistic effect may be obtained when the investments are cooperatively managed, e.g. by cross-utilizing returns, with a common objective of providing enhanced returns.